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CONFIRMATION NO. 9205

SERIAL NUMBER	FILING OR 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
10/025,897	12/26/2001	705	3691	23952-0039
APPLICANTS Peter J. Kight, Dublin, OH; Mark A. Johnson, Dublin, OH; Tamara K. Christenson, Gahanna, OH; Regina Lach, Galena, OH; Philip Pointer, Columbus, OH; Kenneth Cook, Gahanna, OH;				
** CONTINUING DATA ***** This application is a CON of 08/372,620 01/13/1995 PAT 5,873,072 which is a CON of 07/736,071 07/25/1991 PAT 5,383,113				
** FOREIGN APPLICATIONS *****				
IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** 02/07/2002				
Foreign Priority claimed <input type="checkbox"/> yes <input checked="" type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> Met after met Allowance Verified and Acknowledged _____ Examiner's Signature Initials		STATE OR COUNTRY OH	SHEETS DRAWING 7	TOTAL CLAIMS 21
INDEPENDENT CLAIMS 3				
ADDRESS 72386				
TITLE SYSTEMS AND METHODS FOR RISK BASED DETERMINATION OF A FORM FOR CREDITING A PAYEE ON BEHALF OF A PAYER				
FILING FEE RECEIVED 1100	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit	

Len
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